

OREGON COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION - CONSOLIDATED
February 28, 2021

	Feb-21	Dec-20	\$ Change	% Change
ASSETS				
Unsecured Loans	\$ 27,074,108	\$ 27,728,949	\$ (654,841)	-2.4%
Credit Cards	\$ 51,269,916	\$ 52,839,369	\$ (1,569,452)	-3.0%
Auto Loans	\$ 989,335,337	\$ 1,114,586,905	\$ (125,251,567)	-11.2%
RV Loans	\$ 289,345,183	\$ 292,414,238	\$ (3,069,055)	-1.0%
1st Mortgage Real Estate Loans	\$ 445,225,993	\$ 440,475,647	\$ 4,750,347	1.1%
Other Real Estate Loans	\$ 119,340,700	\$ 124,012,415	\$ (4,671,715)	-3.8%
Business Loans	\$ 138,363,610	\$ 132,218,822	\$ 6,144,788	4.6%
Other Member Loans	\$ 30,954,613	\$ 31,240,692	\$ (286,079)	-0.9%
TOTAL LOANS	\$ 2,090,909,460	\$ 2,215,517,036	\$ (124,607,576)	-5.6%
Allowance for Loan Losses	\$ (21,757,715)	\$ (21,736,572)	\$ (21,143)	0.1%
NET LOANS	\$ 2,069,151,745	\$ 2,193,780,464	\$ (124,628,718)	-5.7%
Cash	\$ 228,758,579	\$ 28,654,691	\$ 200,103,888	698.3%
Investments	\$ 78,196,751	\$ 81,549,557	\$ (3,352,806)	-4.1%
TOTAL CASH & INVESTMENTS	\$ 306,955,330	\$ 110,204,248	\$ 196,751,082	178.5%
Fixed Assets	\$ 6,191,370	\$ 3,812,821	\$ 2,378,549	62.4%
Other Assets	\$ 75,264,950	\$ 82,900,162	\$ (7,635,211)	-9.2%
TOTAL OTHER ASSETS	\$ 81,456,321	\$ 86,712,983	\$ (5,256,662)	-6.1%
TOTAL ASSETS	\$ 2,457,563,396	\$ 2,390,697,694	\$ 66,865,702	2.8%
LIABILITIES				
Borrowings	\$ 5,199,000	\$ 13,199,000	\$ (8,000,000)	-
Accounts Payable	\$ 47,854,984	\$ 41,469,574	\$ 6,385,409	15.4%
OTHER LIABILITIES	\$ 53,053,984	\$ 54,668,574	\$ (1,614,591)	-3.0%
Regular Shares	\$ 612,136,138	\$ 557,796,035	\$ 54,340,103	9.7%
Checking	\$ 711,457,431	\$ 692,395,365	\$ 19,062,066	2.8%
Money Market	\$ 456,413,253	\$ 449,653,567	\$ 6,759,686	1.5%
Share Certificates	\$ 273,970,208	\$ 294,740,132	\$ (20,769,924)	-7.0%
IRAs	\$ 131,270,252	\$ 131,208,914	\$ 61,338	0.0%
Brokered Certificates	\$ -	\$ -	\$ -	0.0%
TOTAL SHARES	\$ 2,185,247,282	\$ 2,125,794,014	\$ 59,453,268	2.8%
TOTAL LIABILITIES	\$ 2,238,301,265	\$ 2,180,462,588	\$ 57,838,678	2.7%
Unrealized Gain/(Loss) - Avail For Sale Securities	\$ 50,625	\$ 33,476	\$ 17,149	51.2%
Undivided Earnings and Reserves	\$ 219,211,505	\$ 210,201,630	\$ 9,009,875	4.3%
TOTAL RESERVES & UNDIVIDED EARNINGS	\$ 219,262,131	\$ 210,235,107	\$ 9,027,024	4.3%
TOTAL LIABILITIES/EQUITY	\$ 2,457,563,396	\$ 2,390,697,694	\$ 66,865,702	2.8%